



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name [SPEND LIFE WISELY COMPANY, INC.](#)

City/State [DURANT, OK](#)

Bank Holding Company Information

Federal Reserve District: [10](#)

Consolidated Assets (\$000): [13,974,990](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[SPEND LIFE WISELY COMPANY, INC.](#)

[1400 WEST MAIN STREET](#)

[DURANT, OK 74701](#)

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Summary Ratios

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	13,011,126			10,983,740			11,443,070			9,427,267			7,561,976		
Net income (\$000)	78,308			73,453			178,108			115,902			48,426		
Number of BHCs in peer group	132			131			130			128			146		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.37	2.67	92	3.36	2.65	92	3.43	2.60	93	3.33	2.77	82	3.54	3.21	67
+ Non-interest income	1.59	0.96	82	2.13	1.11	89	2.01	1.04	89	2.50	1.21	88	1.75	0.90	91
- Overhead expense	3.35	2.17	91	3.56	2.24	91	3.40	2.17	92	3.89	2.57	87	3.63	2.59	87
- Provision for credit losses	0.15	0.09	72	0.23	-0.15	96	0.11	-0.09	91	0.52	0.51	56	0.21	0.12	82
+ Securities gains (losses)	0	0	43	0	0.01	26	0.02	0.01	87	0.13	0.02	95	0.04	0.01	91
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	48	0	0	46
= Pretax net operating income (tax equivalent)	1.45	1.40	57	1.71	1.79	51	1.96	1.66	75	1.56	1.04	83	1.49	1.53	42
Net operating income	1.20	1.06	67	1.34	1.36	52	1.56	1.26	78	1.23	0.81	82	0.64	1.19	10
Net income	1.20	1.06	67	1.34	1.35	53	1.56	1.26	78	1.23	0.82	81	0.64	1.19	10
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18				1.41
Percent of Average Earning Assets															
Interest income (tax equivalent)	4.02	3.12	92	4.14	3.14	91	4.16	3.06	93	4.43	3.55	93	5.06	4.49	86
Interest expense	0.46	0.24	86	0.59	0.27	90	0.53	0.25	89	0.89	0.52	87	1.29	1.02	76
Net interest income (tax equivalent)	3.56	2.88	92	3.55	2.85	89	3.63	2.80	92	3.54	3.01	80	3.76	3.45	64
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.03	0.08	43	0.02	0.13	25	0.02	0.11	27	0.13	0.27	37	0.14	0.11	66
Earnings coverage of net loan and lease losses (X)	67.59	-9.51	78	98.50	4.52	90	111.32	39.72	81	21.22	22.91	65	16.95	22.46	51
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1	1.17	34	1.10	1.39	28	1.03	1.23	32	1.12	1.58	22	0.82	0.94	35
Allowance for loan and lease losses / Total loans and leases	0.99	1.15	34	1.07	1.37	25	1.01	1.20	32	1.08	1.55	23	0.81	0.93	34
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.35	0.41	47	0.52	0.63	45	0.47	0.49	51	0.72	0.71	58	1.05	0.56	86
30-89 days past due loans and leases / Total loans and leases	0.19	0.32	39	0.09	0.27	24	0.11	0.32	19	0.15	0.39	17	0.60	0.31	84
Liquidity and Funding															
Net noncore funding dependence	15.42	3.09	87	12.70	-1.82	87	7.74	-2.33	83	11.83	3.20	78	14.16	10.70	61
Net short-term noncore funding dependence	12.27	-1.79	93	5.42	-8.21	87	3.47	-7.71	83	2.22	-4.76	75	4.98	5.88	43
Net loans and leases / Total assets	76.76	61.60	85	78.46	59.81	92	77.28	58.67	87	76.11	61.58	90	73.27	72.36	47
Capitalization															
Tier 1 leverage ratio	7.79	9.08	16	7.89	9.11	19	8.14	8.98	29	8.21	9.13	22	8.57	10.39	10
Holding company equity capital / Total assets	7.11	10.04	9	7.44	10.88	6	7.75	10.71	10	7.68	11.16	7	8.43	11.37	10
Total equity capital (including minority interest) / Total assets	7.11	10.14	7	7.44	11.01	4	7.75	10.82	8	7.68	11.29	6	8.43	11.43	9
Common equity tier 1 capital / Total risk-weighted assets	8.42	11.90	2	8.16	12.69	0	8.53	12.42	0	8.50	12.38	1	8.88	12.50	4
Net loans and leases / Equity capital (X)	10.79	6.22	96	10.55	5.51	96	9.97	5.53	96	9.91	5.58	96	8.69	6.55	89
Cash dividends / Net income	0	34	3	5.95	25.30	15	2.46	28.27	8	0	42.30	4	26.99	25.65	49
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			93.20	
Growth Rates															
Assets	19.32	7.91	81	17.67	9.29	78	18.72	10.50	83	29.79	16.68	83	15.67	8.66	81
Equity capital	14.08	-0.29	81	19.89	9.31	86	19.89	7.46	87	18.19	6.99	87	15.67	12.19	72
Net loans and leases	16.73	11.87	72	24.74	0.79	91	20.54	3.36	89	34.83	9.07	91	20.06	8.63	84
Noncore funding	34.68	10.50	78	-4.01	-23.76	75	-12.09	-14.79	55	32.43	-12.18	93	39.78	4.16	89
Parent Company Ratios															
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0.29	0.01	93
Long-term debt / Equity capital	16.04	11.61	72	18.25	11.05	79	16.37	10.95	76	19.57	13.56	76	14.57	3.86	88
Equity investment in subsidiaries / Equity capital	121.93	103.92	94	119.47	103.07	94	116.16	103.22	91	120.25	102.81	95	119.65	104.21	93
Cash from ops + noncash items + op expense / Op expense + dividends	156.40	116.54	66	190.71	130.64	78	235.32	154.48	79	227.82	147.24	84	159.08	152.31	65

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	229,341	200,775	421,666	361,638	320,749	14.23	109.51
Income from lease financing receivables.....	123	150	290	309	368	-18.00	-25.45
Fully taxable income on loans and leases.....	227,858	199,086	418,362	358,327	317,585	14.45	111.39
Tax-exempt income on loans and leases.....	1,606	1,839	3,594	3,620	3,532	-12.67	-12.72
Estimated tax benefit on income on loans and leases.....	342	468	866	875	853	-26.86	-63.90
Income on loans and leases (tax equivalent).....	229,806	201,393	422,822	362,822	321,970	14.11	107.83
Investment interest income (tax equivalent).....	14,504	12,344	25,249	27,443	31,786	17.50	46.43
Interest on balances due from depository institutions.....	1,074	347	688	988	4,461	209.51	52.12
Interest income on other earning assets.....	1,863	962	1,898	1,627	1,114	93.66	258.96
Total interest income (tax equivalent).....	247,247	215,046	450,657	392,880	359,331	14.97	103.15
Interest on time deposits of \$250K or more	823	2,988	4,531	11,129	15,196	-72.46	-45.13
Interest on time deposits < \$250K.....	1,275	7,709	10,509	28,192	31,045	-83.46	-66.24
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	14,018	7,948	19,531	15,836	23,874	76.37	364.48
Interest on other borrowings and trading liabilities.....	7,754	7,055	13,624	15,602	15,617	9.91	48.80
Interest on subordinated debt and mandatory convertible securities	4,455	4,808	9,616	7,882	6,048	-7.34	141.59
Total interest expense.....	28,325	30,508	57,811	78,641	91,780	-7.16	84.53
Net interest income (tax equivalent).....	218,922	184,538	392,846	314,239	267,551	18.63	105.84
Non-interest income.....	103,175	117,180	230,301	236,048	132,065	-11.95	91.61
Adjusted operating income (tax equivalent)	322,097	301,718	623,147	550,287	399,616	6.75	101.06
Overhead expense.....	218,117	195,355	388,910	366,541	274,292	11.65	90.64
Provision for credit losses.....	9,675	12,462	12,726	48,573	15,942		26.74
Securities gains (losses)	0	0	2,806	12,037	3,032		-100.00
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	94,246	93,935	224,409	147,089	112,617	0.33	139.65
Applicable income taxes	14,484	18,688	42,930	28,023	61,416	-22.50	289,580.00
Tax equivalent adjustments	1,454	1,794	3,371	3,164	2,775	-18.95	-28.83
Applicable income taxes (tax equivalent).....	15,938	20,482	46,301	31,187	64,191	-22.19	678.22
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	78,308	73,453	178,108	115,902	48,426	6.61	110.06
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	78,308	73,453	178,108	115,902	48,426	6.61	110.06
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	78,308	73,453	178,108	115,902	48,426	6.61	110.06
Investment securities income (tax equivalent).....	14,504	12,344	25,249	27,443	31,786	17.50	46.43
US Treasury and agency securities (excluding mortgage-backed securities)	193	203	309	1,402	4,837	-4.93	-89.77
Mortgage-backed securities	6,922	4,776	10,350	12,966	16,798	44.93	44.27
All other securities	7,389	7,365	14,590	13,075	10,151	0.32	129.47
Cash dividends declared.....	0	4,373	4,373	0	13,068	-100.00	-100.00
Common	0	4,373	4,373	0	13,068	-100.00	-100.00
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	3.80	2.90	91	3.92	2.92	93	3.94	2.85	92	4.17	3.27	93	4.75	4.19	85
Less: Interest expense	0.44	0.22	86	0.56	0.25	89	0.51	0.23	89	0.83	0.48	88	1.21	0.95	76
Equals: Net interest income (tax equivalent)	3.37	2.67	92	3.36	2.65	92	3.43	2.60	93	3.33	2.77	82	3.54	3.21	67
Plus: Non-interest income	1.59	0.96	82	2.13	1.11	89	2.01	1.04	89	2.50	1.21	88	1.75	0.90	91
Equals: adjusted operating income (tax equivalent)	4.95	3.67	90	5.49	3.82	93	5.45	3.70	93	5.84	4.04	93	5.28	4.16	85
Less: Overhead expense	3.35	2.17	91	3.56	2.24	91	3.40	2.17	92	3.89	2.57	87	3.63	2.59	87
Less: Provision for credit losses	0.15	0.09	72	0.23	-0.15	96	0.11	-0.09	91	0.52	0.51	56	0.21	0.12	82
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	48
Plus: Realized gains (losses) on available-for-sale securities	0	0	44	0	0.01	27	0.02	0.01	87	0.13	0.02	95	0.04	0.01	91
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	48	0	0	46
Equals: Pretax net operating income (tax equivalent)	1.45	1.40	57	1.71	1.79	51	1.96	1.66	75	1.56	1.04	83	1.49	1.53	42
Less: Applicable income taxes (tax equivalent)	0.24	0.33	21	0.37	0.41	38	0.40	0.38	65	0.33	0.23	78	0.85	0.35	97
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	42	0	0	45
Equals: Net operating income	1.20	1.06	67	1.34	1.36	52	1.56	1.26	78	1.23	0.81	82	0.64	1.19	10
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.20	1.06	67	1.34	1.35	53	1.56	1.26	78	1.23	0.82	81	0.64	1.19	10
Memo: Net income (last four quarters)	1.47	1.12	85	1.29	1.25	59	1.56	1.26	78	1.23	0.82	81	0.64	1.19	9
Net income-BHC and noncontrolling (minority) interest	1.20	1.07	67	1.34	1.37	53	1.56	1.27	78	1.23	0.83	81	0.64	1.19	9
Margin Analysis															
Average earning assets / Average assets	94.49	92.97	71	94.59	93.15	67	94.62	93.08	69	94.07	92.32	71	93.98	93.22	59
Average interest-bearing funds / Average assets	69.22	60.12	82	69.24	62.32	78	68.92	61.99	77	70.22	64.06	76	70.44	70.66	49
Interest income (tax equivalent) / Average earning assets	4.02	3.12	92	4.14	3.14	91	4.16	3.06	93	4.43	3.55	93	5.06	4.49	86
Interest expense / Average earning assets	0.46	0.24	86	0.59	0.27	90	0.53	0.25	89	0.89	0.52	87	1.29	1.02	76
Net interest income (tax equivalent) / Average earning assets	3.56	2.88	92	3.55	2.85	89	3.63	2.80	92	3.54	3.01	80	3.76	3.45	64
Yield or Cost															
Total loans and leases (tax equivalent)	4.51	4.01	82	4.69	4.05	82	4.72	4.01	86	5.01	4.27	86	5.87	4.98	89
Interest-bearing bank balances	0.46	0.42	67	0.16	0.11	92	0.16	0.14	79	0.39	0.27	82	2.16	2.26	52
Federal funds sold and reverse repos	1.34	0.58	83	1.26	0.26	92	1.22	0.25	92	1.28	0.68	80		2.02	
Trading assets		0.52			0.42			0.45			0.60			0.49	
Total earning assets	4	3.09	92	4.10	3.11	91	4.13	3.04	93	4.39	3.51	93	5.02	4.47	87
Investment securities (tax equivalent)	2.26	1.85	86	2.22	1.80	81	2.16	1.77	79	2.35	2.25	61	2.54	2.74	29
US Treasury and agency securities (excluding mortgage-backed securities)	1.78	1.22	87	1.24	1.28	46	1.89	1.14	87	2.07	1.75	67	2.51	2.54	51
Mortgage-backed securities	1.99	1.78	71	1.68	1.56	62	1.75	1.57	69	2.49	2.05	90	2.42	2.54	34
All other securities	2.47	2.82	42	2.71	2.91	45	2.63	2.81	49	2.80	3.24	34	2.94	3.80	22
Interest-bearing deposits	0.36	0.20	85	0.57	0.24	93	0.51	0.21	93	0.99	0.53	90	1.48	1.13	77
Time deposits of \$250K or more	0.56	0.50	64	1.61	0.76	96	1.32	0.66	96	2.28	1.42	96	2.68	2.13	95
Time deposits < \$250K	0.42	0.44	51	1.47	0.72	94	1.18	0.62	90	1.95	1.36	92	2.19	1.91	76
Other domestic deposits	0.41	0.17	90	0.31	0.17	83	0.35	0.15	89	0.43	0.36	71	0.87	0.86	55
Foreign deposits		0.25			0.12			0.14			0.42			2.53	
Federal funds purchased and repos	0.37	0.36	66	0.51	0.19	89	0.45	0.17	90	0.73	0.62	71	0.89	1.23	43
Other borrowed funds and trading liabilities	1.25	1.24	53	1.52	1.31	60	1.69	1.27	64	1.48	1.50	50	3.07	1.03	96
All interest-bearing funds	0.63	0.36	86	0.80	0.40	90	0.73	0.37	90	1.19	0.74	85	1.72	1.34	78

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019						
Non-interest Income and Expenses															
Total non-interest income		103,175		117,180		230,301		236,048		132,065					
Fiduciary activities income		212		186		406		353		293					
Service charges on deposit accounts - domestic		10,222		7,879		17,719		15,697		17,379					
Trading revenue.....		0		0		0		0		0					
Investment banking fees and commissions.....		822		956		1,781		1,355		1,272					
Insurance activities revenue.....		7,226		7,583		14,633		15,840		10,887					
Venture capital revenue.....		0		0		0		0		0					
Net servicing fees		50,148		23,005		52,439		27,923		21,764					
Net securitization income		0		0		0		0		0					
Net gains (losses) on sales of loans, OREO, other assets.....		14,692		52,989		97,499		125,521		41,167					
Other non-interest income.....		19,853		24,582		45,824		49,359		39,303					
Total overhead expenses		218,117		195,355		388,910		366,541		274,292					
Personnel expense.....		132,880		120,163		243,753		231,813		164,809					
Net occupancy expense.....		20,494		15,346		32,144		30,244		25,852					
Goodwill impairment losses		0		0		0		0		0					
Amortization expenses and impairment loss (other intangible assets).....		5,678		5,645		11,322		11,405		10,687					
Other operating expenses.....		59,065		54,201		101,691		93,079		72,944					
Fee income on mutual funds and annuities.....		822		956		1,781		1,355		1,272					
Memoranda															
Assets under management in proprietary mutual funds and annuities.....		0		0		0		0		0					
Number of equivalent employees		2,026		1,844		1,892		1,759		1,604					
Average personnel expense per employee.....		65.59		65.16		128.83		131.79		102.75					
Average assets per employee.....		6,422.08		5,956.47		6,048.13		5,359.45		4,714.45					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.80	2.35	34	0.82	2.15	37	0.77	2.17	35	0.57	2.02	35	0.96	0.66	77
Overhead expenses / Net Interest Income + non-interest income	68.02	59.40	80	65.13	59.03	74	62.75	59.28	64	66.99	62.28	73	69.12	61.79	81
Percent of Average Assets															
Total overhead expense	3.35	2.17	91	3.56	2.24	91	3.40	2.17	92	3.89	2.57	87	3.63	2.59	87
Personnel expense.....	2.04	1.20	96	2.19	1.25	96	2.13	1.21	96	2.46	1.30	96	2.18	1.50	89
Net occupancy expense.....	0.32	0.22	86	0.28	0.24	69	0.28	0.23	71	0.32	0.26	73	0.34	0.32	63
Other operating expenses.....	1	0.72	84	1.09	0.73	87	0.99	0.72	86	1.11	0.94	76	1.11	0.76	86
Overhead less non-interest income	1.77	1.19	92	1.42	1.10	78	1.39	1.10	74	1.38	1.25	62	1.88	1.65	72
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	67.72	58.92	81	64.75	58.45	75	62.41	58.83	63	66.61	61.82	73	68.64	59.91	83
Personnel expense.....	41.25	32.65	90	39.83	33.10	85	39.12	32.93	82	42.13	32.36	92	41.24	34.17	86
Net occupancy expense.....	6.36	6.14	54	5.09	6.33	29	5.16	6.23	31	5.50	6.58	31	6.47	7.50	32
Other operating expenses.....	20.10	19.36	60	19.84	18.60	62	18.14	19.18	48	18.99	22.28	41	20.93	17.93	72
Total non-interest income	32.03	25.40	72	38.84	28.18	77	36.96	27.67	73	42.90	28.83	81	33.05	19.83	91
Fiduciary activities income	0.07	2.23	30	0.06	2.24	27	0.07	2.20	29	0.06	2.09	27	0.07	1.61	47
Service charges on domestic deposit accounts	3.17	3.45	42	2.61	3.19	38	2.84	3.27	41	2.85	3.27	41	4.35	3.21	70
Trading revenue.....	0	0.45	35	0	0.72	23	0	0.62	27	0	1.28	25	0	0.07	41
Investment banking fees and commissions.....	0.26	2.25	23	0.32	2.52	22	0.29	2.58	23	0.25	2.46	19	0.32	0.91	45
Insurance activities revenue.....	2.24	0.36	92	2.51	0.37	93	2.35	0.36	93	2.88	0.41	93	2.72	0.37	92
Venture capital revenue.....	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0	50
Net servicing fees	15.57	1.38	96	7.62	0.55	96	8.42	0.60	96	5.07	0.01	98	5.45	0.22	97
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets	4.56	1.51	90	17.56	3.83	95	15.65	3.30	95	22.81	3.92	94	10.30	2.27	88
Other non-interest income.....	6.16	9.09	36	8.15	9.26	55	7.35	9.27	41	8.97	9.65	54	9.84	7.41	77
Overhead less non-interest income	35.69	32.73	52	25.91	29.94	33	25.45	30.52	29	23.71	31.93	26	35.59	39.47	36
Applicable income taxes / Pretax net operating income (tax equivalent).....	15.37	21.22	9	19.89	21.54	29	19.13	21.18	24	19.05	18.63	46	54.54	21.51	98
Applicable income tax + TE / Pretax net operating income + TE	16.91	23.38	5	21.80	23.10	31	20.63	22.67	20	21.20	21.18	42	57	23.31	98

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans	9,646,585	7,812,358	8,568,867	6,593,453	5,020,516	23.48	172.28
Commercial and industrial loans	886,528	1,176,441	933,039	1,240,448	656,031	-24.64	90.16
Loans to individuals	154,868	143,862	144,565	142,468	174,838	7.65	4.40
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		-100.00
Agricultural loans	66,483	59,457	63,369	59,980	62,323	11.82	20.07
Other loans and leases	86,576	114,798	94,136	107,693	103,120	-24.58	23.09
Less: Unearned income	7,239	17,598	10,208	13,088	2,941	-58.86	56.42
Loans and leases, net of unearned income	10,833,801	9,289,318	9,793,768	8,130,954	6,013,887	16.63	153.21
Less: Allowance for loan and lease losses	106,721	99,336	98,562	87,936	48,434	7.43	308.91
Net loans and leases	10,727,080	9,189,982	9,695,206	8,043,018	5,965,453	16.73	152.26
Debt securities that reprice or mature in over 1 year	1,129,297	1,088,144	1,041,137	962,316	1,068,698	3.78	20.11
Mutual funds and equity securities	13	37	26	66	91	-64.86	-80.88
Subtotal	11,856,390	10,278,163	10,736,369	9,005,400	7,034,242	15.36	128.33
Interest-bearing bank balances	418,799	344,099	521,891	570,029	205,776	21.71	155.55
Federal funds sold and reverse repos	129,023	81,781	81,659	51,527	0	57.77	
Debt securities that reprice or mature within 1 year	162,946	153,119	172,420	140,183	177,534	6.42	125.50
Trading assets	0	0	0	0	0		
Total earning assets	12,567,158	10,857,162	11,512,339	9,767,139	7,417,552	15.75	131.49
Non-interest-bearing cash and due from depository institutions	337,739	114,330	86,782	101,330	108,375	195.41	249.46
Premises, fixed assets, and leases	341,363	224,535	316,173	204,951	177,999	52.03	130.34
Other real estate owned	3,467	12,979	9,695	12,426	9,899	-73.29	-91.69
Investment in unconsolidated subsidiaries	3,170	3,167	3,168	3,165	3,186	0.09	-0.25
Intangible and other assets	722,093	500,200	618,199	478,686	425,193	44.36	125.25
Total assets	13,974,990	11,712,373	12,546,356	10,567,697	8,142,204	19.32	131.41
Quarterly average assets	13,510,815	11,371,220	12,114,379	10,371,423	7,994,140	18.82	126.94
Average loans and leases (YTD)	10,179,699	8,590,170	8,964,607	7,237,524	5,488,555	18.50	145.07
Memoranda							
Loans held-for-sale	160,960	297,619	243,981	288,413	107,866	-45.92	75.67
Loans not held-for-sale	10,672,841	8,991,699	9,549,787	7,842,541	5,906,021	18.70	154.91
Real estate loans secured by 1–4 family	3,921,242	2,952,328	3,133,919	2,267,952	1,798,644	32.82	305.90
Commercial real estate loans	5,540,633	4,688,831	5,251,860	4,163,141	3,069,609	18.17	124.67
Construction and land development	2,302,535	1,657,616	2,175,570	1,569,731	1,182,131	38.91	211.98
Multifamily	513,664	477,712	467,879	346,229	122,792	7.53	117.43
Nonfarm nonresidential	2,724,434	2,553,503	2,608,411	2,247,181	1,764,686	6.69	82.63
Real estate loans secured by farmland	184,710	171,199	183,088	162,360	152,263	7.89	66.72
Total investment securities	1,292,256	1,241,300	1,213,583	1,102,565	1,246,323	4.11	27.63
U.S. Treasury securities	15,009	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	12,709	32,074	0	34,927	193,490	-60.38	-94.31
Municipal securities	476,145	515,590	513,526	490,706	311,105	-7.65	96.00
Mortgage-backed securities	706,289	620,365	610,485	530,135	709,032	13.85	29.34
Asset-backed securities	82,091	73,234	89,546	46,731	32,605	12.09	
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	13	37	26	66	91	-64.86	-80.88
Available-for-sale securities	1,292,243	1,241,263	1,213,557	1,102,499	1,246,232	4.11	27.62
U.S. Treasury securities	15,009	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	12,709	32,074	0	34,927	193,490	-60.38	-94.31
Municipal securities	476,145	515,590	513,526	490,706	311,105	-7.65	96.00
Mortgage-backed securities	706,289	620,365	610,485	530,135	709,032	13.85	29.34
Asset-backed securities	82,091	73,234	89,546	46,731	32,605	12.09	
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-87,574	42,521	30,459	53,628	20,592		
Available-for-sale securities appreciation (depreciation)	0	0	0	0	0		
Structured notes, fair value	973,041	648,117	791,913	670,754	833,860	50.13	40.01

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	3,245,794	2,773,318	2,927,005	2,346,960	1,531,020	17.04	137.68
NOW, ATS and transaction accounts	3,013,486	2,281,196	3,027,392	1,649,664	1,009,848	32.10	685.56
Time deposits less brokered deposits < \$250K	-247,224	116,983	-67,639	775,757	1,232,599		
MMDA and other savings accounts	4,026,071	3,416,284	3,714,279	2,769,942	2,020,792	17.85	107.81
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	10,038,127	8,587,781	9,601,037	7,542,323	5,794,259	16.89	121.38
Time deposits of \$250K or more	305,506	328,304	290,983	427,393	565,308	-6.94	-5.31
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	101,003	116,308	114,401	158,418	133,096	-13.16	-11.36
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	1,025,877	6,424	127,300	9,335	266,311	15869.44	702.24
Other borrowings w/remaining maturity over 1 year	261,246	673,766	378,808	782,451	194,641	-61.23	130.14
Brokered deposits < \$250K	846,217	761,066	696,042	450,966	221,426	11.19	1024.44
Noncore funding	2,539,849	1,885,868	1,607,534	1,828,563	1,380,782	34.68	237.18
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	249,595	247,970	248,812	247,125	191,364	0.66	32.59
Other liabilities	153,533	119,519	116,249	138,340	89,315	28.46	289.57
Total liabilities	12,981,104	10,841,138	11,573,632	9,756,351	7,455,720	19.74	135.37
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	70	70	70	70	70	0.00	2.94
Common surplus	322,150	288,434	288,995	288,564	287,671	11.69	27.58
Retained earnings	787,466	604,504	709,158	535,424	419,522	30.27	180.85
Accumulated other comprehensive income	-20,422	32,304	30,019	28,169	18,269		
Other equity capital components	-95,378	-54,077	-55,518	-40,881	-39,048		
Total holding company equity capital	993,886	871,235	972,724	811,346	686,484	14.08	89.71
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	993,886	871,235	972,724	811,346	686,484	14.08	89.71
Total liabilities and capital	13,974,990	11,712,373	12,546,356	10,567,697	8,142,204	19.32	131.41
Memoranda							
Non-interest-bearing deposits	3,245,794	2,773,319	2,927,005	2,346,960	1,531,020	17.04	137.68
Interest-bearing deposits	7,944,056	6,903,832	7,661,057	6,073,722	5,049,973	15.07	122.73
Total deposits	11,189,850	9,677,151	10,588,062	8,420,682	6,580,993	15.63	126.87
Long-term debt that reprices within 1 year	18,887	6,424	15,134	9,335	10,223	194.01	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	972,724	811,346	811,346	686,484	593,460		
Accounting restatements	0	0	0	0	0		
Net income	78,308	73,453	178,108	115,902	48,426		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	20,000		
Sale of treasury stock	80,953	2,000	7,501	15,454	13,500		
Less: Purchase of treasury stock	89,176	17,421	20,304	11,675	5,500		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	4,373	4,373	0	13,068		
Change in other comprehensive income	-50,442	4,134	1,849	9,900	30,961		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	1,519	2,096	-1,403	-4,719	-1,295		
Holding company equity capital, ending balance	993,886	871,235	972,724	811,346	686,484		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Real estate loans	69.03	38.78	94	66.70	36.32	95	68.30	36.25	93	62.39	36.22	92	61.66	52.67	70
Commercial and industrial loans	6.34	11.05	24	10.04	12.25	42	7.44	10.76	32	11.74	13.52	41	8.06	11.45	38
Loans to individuals	1.11	3.52	46	1.23	3.48	46	1.15	3.36	48	1.35	3.40	48	2.15	2.71	68
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0	0	44
Agricultural loans.....	0.48	0.19	82	0.51	0.21	82	0.51	0.18	84	0.57	0.19	84	0.77	0.53	74
Other loans and leases.....	0.62	4.45	14	0.98	4.22	19	0.75	4.47	15	1.02	4.63	17	1.27	1.08	69
Net loans and leases.....	76.76	61.60	85	78.46	59.81	92	77.28	58.67	87	76.11	61.58	90	73.27	72.36	47
Debt securities over 1 year.....	8.08	19.46	12	9.29	17.61	17	8.30	19.46	10	9.11	15.55	23	13.13	13.66	49
Mutual funds and equity securities	0	0.05	26	0	0.06	30	0	0.06	29	0	0.05	30	0	0.06	39
Subtotal	84.84	82.34	50	87.75	78.32	90	85.57	79.22	72	85.22	78.16	75	86.39	86.76	40
Interest-bearing bank balances	3	4.59	44	2.94	9.11	14	4.16	8.50	30	5.39	7.51	37	2.53	2.97	53
Federal funds sold and reverse repos	0.92	0.58	83	0.70	0.52	80	0.65	0.54	78	0.49	0.82	80	0	0.03	36
Debt securities 1 year or less	1.17	1.68	52	1.31	1.53	58	1.37	1.56	60	1.33	1.68	51	2.18	2.10	63
Trading assets	0	0.55	20	0	0.60	18	0	0.49	19	0	1.01	17	0	0.03	38
Total earning assets.....	89.93	90.95	39	92.70	91.43	65	91.76	91.77	49	92.42	91.05	66	91.10	92.39	33
Non-interest cash and due from depository institutions.....	2.42	1.01	96	0.98	1.01	43	0.69	0.82	36	0.96	1.07	38	1.33	1.14	62
Other real estate owned.....	0.02	0.01	83	0.11	0.02	94	0.08	0.01	94	0.12	0.02	94	0.12	0.04	85
All other assets.....	7.66	7.97	45	6.33	7.50	38	7.55	7.35	55	6.62	7.82	37	7.57	6.41	66
Memoranda															
Short-term investments	5.09	7.68	42	4.94	12.01	17	6.18	11.47	31	7.21	11.17	34	4.71	5.36	51
U.S. Treasury securities.....	0.11	1.96	23	0	1.08	12	0	1.47	10	0	0.84	17	0	0.29	28
US agency securities (excluding mortgage-backed securities)	0.09	0.84	36	0.27	0.77	46	0	0.82	11	0.33	0.63	53	2.38	1.25	76
Municipal securities	3.41	1.75	78	4.40	1.72	82	4.09	1.73	80	4.64	1.69	84	3.82	2.58	71
Mortgage-backed securities	5.05	13.68	13	5.30	12.97	15	4.87	14.14	13	5.02	11.75	16	8.71	9.38	51
Asset-backed securities	0.59	0.68	64	0.63	0.38	76	0.71	0.50	73	0.44	0.32	75	0.40	0.30	81
Other debt securities	0	0.52	8	0	0.52	8	0	0.53	8	0	0.42	10	0	0.53	15
Loans held-for-sale.....	1.15	0.35	87	2.54	0.42	93	1.94	0.55	90	2.73	0.52	93	1.32	0.39	87
Loans held for investment	76.37	61.41	86	76.77	59.85	89	76.12	58.06	88	74.21	61.72	86	72.54	72.01	47
Real estate loans secured by 1–4 family	28.06	12.26	91	25.21	11.69	90	24.98	11.46	90	21.46	11.91	90	22.09	16.02	76
Revolving	1.09	1.49	48	1.07	1.45	50	1.10	1.42	50	1.10	1.66	46	1.18	2.24	36
Closed-end, secured by first liens	26.84	10.40	93	23.95	9.84	91	23.73	9.67	90	20.17	9.81	90	20.63	13.07	80
Closed-end, secured by junior liens	0.13	0.18	60	0.18	0.20	60	0.15	0.17	64	0.19	0.22	56	0.29	0.37	45
Commercial real estate loans	39.65	24.34	84	40.03	22.48	90	41.86	22.69	90	39.39	22.22	91	37.70	33.26	66
Construction and land development	16.48	3.75	99	14.15	3.35	99	17.34	3.34	99	14.85	3.40	99	14.52	5	96
Multifamily.....	3.68	3.69	61	4.08	3.31	68	3.73	3.57	63	3.28	3.12	62	1.51	4.76	23
Nonfarm nonresidential	19.50	15.50	64	21.80	14.81	77	20.79	14.57	70	21.26	14.72	72	21.67	21.85	50
Real estate loans secured by farmland.....	1.32	0.35	86	1.46	0.34	89	1.46	0.30	91	1.54	0.33	90	1.87	0.95	78

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	89.04	62.08	91	84.10	59.66	90	87.49	61.05	92	81.09	57.15	90	83.48	72.74	72
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	89.04	62.08	91	84.10	59.66	90	87.49	61.05	92	81.09	57.15	90	83.48	72.74	72
Real estate loans secured by 1–4 family.....	36.19	20.31	88	31.78	19.82	84	32	19.86	83	27.89	19.43	79	29.91	22.29	76
Revolving	1.40	2.40	39	1.35	2.42	40	1.41	2.43	40	1.43	2.64	36	1.59	3.13	34
Closed-end.....	34.79	17.67	90	30.43	17.22	84	30.59	17.24	84	26.46	16.59	82	28.32	18.71	79
Commercial real estate loans	51.14	38.23	70	50.48	36.54	77	53.62	37.86	78	51.20	34.63	84	51.04	46.16	64
Construction and land development.....	21.25	5.97	98	17.84	5.50	96	22.21	5.65	98	19.31	5.26	98	19.66	6.97	95
1–4 family.....	9.72	1.34	99	7.96	1.11	99	9.46	1.18	99	7.80	0.93	99	8.52	1.47	98
Other.....	11.54	4.56	94	9.88	4.33	93	12.75	4.40	96	11.51	4.19	96	11.14	5.34	90
Multifamily.....	4.74	5.72	53	5.14	5.34	59	4.78	5.78	52	4.26	4.96	51	2.04	6.42	19
Nonfarm nonresidential	25.15	24.64	50	27.49	24.14	57	26.63	24.56	54	27.64	22.93	60	29.34	30.59	46
Owner-occupied.....	6.22	8.28	39	6.18	8.14	38	6.58	8.29	43	6.23	7.68	40	6.72	10.68	23
Other.....	18.93	16.13	61	21.30	15.71	71	20.05	15.94	64	21.41	14.95	75	22.62	19.36	69
Real estate loans secured by farmland.....	1.70	0.59	82	1.84	0.59	84	1.87	0.54	85	2	0.54	84	2.53	1.38	77
Loans to depository institutions and acceptances of other banks.....	0	0.05	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0	44
Commercial and industrial loans	8.18	18.46	14	12.66	20.98	19	9.53	18.86	17	15.26	22.17	24	10.91	16.16	34
Loans to individuals	1.43	6.27	39	1.55	6.28	39	1.48	6.24	40	1.75	6.13	43	2.91	4	66
Credit card loans.....	0	0.53	22	0.14	0.51	64	0	0.53	22	0.12	0.65	62	0.11	0.04	80
Agricultural loans.....	0.61	0.32	78	0.64	0.37	78	0.65	0.34	80	0.74	0.32	82	1.04	0.78	73
Other loans and leases.....	0.80	8.30	14	1.24	8.03	15	0.96	8.75	14	1.32	9.09	15	1.71	1.48	69
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	839.01	407.54	98	816.58	383.17	98	804.66	391.81	97	745.78	381.27	96	690.38	493.53	86
Real estate loans secured by 1–4 family.....	341.05	130.40	93	308.59	124.52	93	294.29	126.06	92	256.53	125.03	91	247.34	151.03	82
Revolving	13.22	15.55	50	13.15	15.53	52	12.93	15.44	51	13.15	17.42	48	13.16	21.25	42
Closed-end.....	327.84	113.22	94	295.44	107.53	94	281.36	108.85	93	243.37	106.14	92	234.17	127.10	83
Commercial real estate loans	481.90	254.23	90	490.10	238.21	95	493.18	245.88	93	470.89	234.65	93	422.11	311.74	80
Construction and land development.....	200.26	38.88	99	173.26	35.52	99	204.30	35.95	99	177.55	35.62	99	162.56	46.63	99
1–4 family.....	91.56	8.60	99	77.31	7.06	99	87.04	7.42	99	71.72	6.34	99	70.45	9.52	98
Other.....	108.71	29.76	97	95.95	28.07	97	117.26	28.11	99	105.83	28.16	98	92.11	35.90	95
Multifamily.....	44.68	39.14	65	49.93	34.78	74	43.94	38.66	70	39.16	32.74	69	16.89	44.76	28
Nonfarm nonresidential	236.96	162.28	73	266.90	157.17	88	244.94	158.05	80	254.18	155.06	84	242.67	206.64	69
Owner-occupied.....	56.62	54.20	56	60.04	52.65	60	60.55	52.99	59	57.29	52.37	58	55.59	71.54	35
Other.....	178.33	106.54	84	206.86	102.08	93	184.39	102.54	89	196.89	100.54	92	187.07	130.65	79
Real estate loans secured by farmland.....	16.07	3.62	88	17.89	3.59	90	17.19	3.22	92	18.36	3.44	91	20.94	8.66	80
Loans to depository institutions and acceptances of other banks.....	0	0.27	32	0	0.18	32	0	0.21	34	0	0.28	31	0	0.01	44
Commercial and industrial loans	77.11	115.10	34	122.97	127.07	52	87.62	114.45	42	140.31	139.91	52	90.21	106.70	46
Loans to individuals	13.47	35.52	47	15.04	35.29	48	13.58	34.55	49	16.11	37.47	51	24.04	24.83	69
Credit card loans.....	0	2.76	22	1.40	2.61	69	0	2.77	23	1.10	3.30	64	0.91	0.24	84
Agricultural loans.....	5.78	1.81	85	6.21	2.01	84	5.95	1.86	86	6.78	1.88	86	8.57	4.86	76
Other loans and leases.....	7.53	50.19	15	12	46.75	25	8.84	51.06	17	12.18	49.54	21	14.18	10.25	71
Supplemental															
Non-owner occupied CRE loans / Gross loans	45.07	30.64	80	44.46	28.84	85	47.20	30.07	84	45.17	27.32	89	44.59	35.38	76
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	424.67	203.71	90	431.73	187.37	94	434.14	195.33	93	415.42	183.76	94	368.73	239.13	85
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	483.29	261.50	90	491.77	244.59	95	494.68	252.85	93	472.70	240.85	93	424.32	315.15	79

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Short-term investments	5.09	7.68	42	4.94	12.01	17	6.18	11.47	31	7.21	11.17	34	4.71	5.36	51
Liquid assets	9.94	25.39	8	9.41	28.17	5	9.07	29.03	6	12.02	26.22	13	11.36	16.28	27
Investment securities	9.25	21.68	9	10.60	19.64	15	9.67	21.63	10	10.43	17.85	19	15.31	16.41	50
Net loans and leases	76.76	61.60	85	78.46	59.81	92	77.28	58.67	87	76.11	61.58	90	73.27	72.36	47
Net loans, leases and standby letters of credit	76.94	62.44	84	78.72	60.62	91	77.54	59.49	87	76.43	62.48	89	73.61	72.78	48
Core deposits	71.83	75.64	25	73.32	74.75	31	76.52	75.71	36	71.37	70.67	37	71.16	71.61	45
Noncore funding	18.17	10.86	78	16.10	10.89	78	12.81	10.30	73	17.30	14.13	71	16.96	14.61	63
Time deposits of \$250K or more	2.19	1.54	75	2.80	1.81	77	2.32	1.58	75	4.04	2.11	86	6.94	4.33	81
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0	48
Federal funds purchased and repos	0.72	1.20	54	0.99	1.20	61	0.91	1.23	58	1.50	1.47	67	1.63	0.77	77
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold)	-0.20	0.50	15	0.29	0.52	51	0.26	0.54	50	1.01	0.54	64	1.63	0.75	77
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0	49
Other borrowings w/remaining maturity of 1 year or less	7.34	1.63	93	0.05	0.99	40	1.01	1	64	0.09	1.24	31	3.27	2.75	63
Earning assets that reprice within 1 year	33.67	36.16	41	28.67	38.93	23	27.77	37.37	25	30.91	39.38	27	28.89	33.16	40
Interest-bearing liabilities that reprice within 1 year	4.23	6.49	42	7.48	7.04	70	5.43	6.39	57	13.22	8.20	81	13.27	18.54	44
Long-term debt that reprices within 1 year	0.14	0.28	69	0.05	0.26	61	0.12	0.26	69	0.09	0.47	57	0.13	0.15	77
Net assets that reprice within 1 year	29.31	28.22	49	21.13	30.25	29	22.22	29.65	32	17.60	29.11	25	15.50	13.71	51
Other Liquidity and Funding Ratios															
Net noncore funding dependence	15.42	3.09	87	12.70	-1.82	87	7.74	-2.33	83	11.83	3.20	78	14.16	10.70	61
Net short-term noncore funding dependence	12.27	-1.79	93	5.42	-8.21	87	3.47	-7.71	83	2.22	-4.76	75	4.98	5.88	43
Short-term investment / Short-term noncore funding	32.82	166.36	17	50.92	284.81	12	67.55	273.46	16	79.18	184.19	24	52.23	78.10	58
Liquid assets - short-term noncore funding / Nonliquid assets	-6.17	28.61	7	-0.33	34.02	7	-0.09	36.68	9	3.31	28.18	13	2.65	6.90	42
Net loans and leases / Total deposits	95.86	76.80	84	94.97	74.66	90	91.57	72.79	85	95.52	79.43	85	90.65	90.96	42
Net loans and leases / Core deposits	106.86	82.80	84	107.01	81.17	86	100.98	78.25	85	106.64	88.34	82	102.95	102.55	53
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-6.37			0.84			0.12			1.57			0.36		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-8.40	-13.54	65	4.96	1.94	89	3.15	-0.25	94	6.74	4.31	78	3.03	1.28	88
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			-0.02	
Percent of Investment Securities															
Held-to-maturity securities	0	23.58	7	0	13.42	14	0	14.28	13	0	11.38	15	0	7.25	23
Available-for-sale securities	100	74.56	95	100	84.66	89	100	83.77	90	99.99	87.23	89	99.99	91.33	77
U.S. Treasury securities	1.16	9.26	30	0	5.52	12	0	6.70	10	0	4.72	16	0	2.07	28
US agency securities (excluding mortgage-backed securities)	0.98	4.02	42	2.58	4.50	58	0	4.12	11	3.17	4.01	64	15.52	8.16	75
Municipal securities	36.85	8	94	41.54	8.87	93	42.31	8.22	95	44.51	9.83	93	24.96	15.40	74
Mortgage-backed securities	54.66	63.23	36	49.98	66.59	24	50.30	66.54	24	48.08	66.64	21	56.89	57.07	42
Asset-backed securities	6.35	3.36	75	5.90	2.05	81	7.38	2.50	82	4.24	1.91	76	2.62	1.70	81
Other debt securities	0	3.01	8	0	3.17	8	0	3.08	8	0	3.01	9	0	3.73	15
Mutual funds and equity securities	0	0.28	27	0	0.32	31	0	0.29	29	0.01	0.35	31	0.01	0.49	39
Debt securities 1 year or less	12.61	8.89	72	12.34	8.69	75	14.21	7.78	80	12.71	10.55	69	14.24	13.55	60
Debt securities 1 to 5 years	27.46	20.02	69	18.26	17.05	59	23.94	18.25	67	13.94	17.03	50	26.13	23.43	60
Debt securities over 5 years	59.93	68.75	30	69.41	72.17	37	61.85	71.11	27	73.34	69.86	49	59.62	58.63	47
Pledged securities	75.30	30.80	95	52.21	33.87	75	65.25	32.26	87	60.84	35.67	79	66.91	43.76	76
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.09	39
Percent Change from Prior Like Quarter															
Short-term investments	22.76	-31.70	89	40.23	51.37	56	1.87	27.98	36	98.73	183.32	41	-2.02	32.84	35
Investment securities	4.11	21.19	29	-17.88	33.34	5	10.07	31.36	29	-11.53	23.62	7	10.95	4.80	70
Core deposits	16.89	9.58	74	25.43	16.88	81	27.30	16.94	83	30.17	26.88	70	10.88	9.96	60
Noncore funding	34.68	10.50	78	-4.01	-23.76	75	-12.09	-14.79	55	32.43	-12.18	93	39.78	4.16	89

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	3,497,674	2,977,031	3,179,712	2,850,041	2,014,544
Commit: Secured commercial real estate loans	2,879,232	2,419,144	2,559,830	2,305,250	1,556,610
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	13,309	0	22,514	25,767
Securities underwriting	0	0	0	0	0
Standby letters of credit	25,850	30,102	32,749	33,826	28,233
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	391,607	452,259	432,899	524,461	288,204
Written options contracts (interest rate)	328,914	443,804	377,685	559,802	247,532
Purchased options contracts (interest rate)	441,000	466,500	476,000	29,000	61,000
Interest rate swaps	902,034	702,034	702,034	702,034	100,000
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	25.03	24.48	59	25.42	22.45	65	25.34	22.78	64	26.97	22.01	74	24.74	16.97	86
Standby letters of credit	0.18	0.66	20	0.26	0.67	26	0.26	0.65	29	0.32	0.71	33	0.35	0.36	57
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.01	36
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.25	27	0	0.24	27	0	0.35	26	0	0	47
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0	47
Derivative contracts	14.77	44.65	48	17.63	49.75	49	15.85	46.30	49	17.18	48.62	44	8.56	2.95	82
Interest rate contracts	14.77	32.11	50	17.63	35.96	52	15.85	32.46	51	17.18	34.36	46	8.56	2.87	82
Interest rate futures and forward contracts	2.80	3.60	81	3.86	5.17	80	3.45	3.25	80	4.96	6.21	79	3.54	0.08	95
Written options contracts (interest rate)	2.35	1.58	81	3.79	1.82	84	3.01	1.41	84	5.30	2.18	88	3.04	0.13	97
Purchased options contracts (interest rate)	3.16	1.48	87	3.98	1.33	85	3.79	1.31	86	0.27	1.46	58	0.75	0.02	94
Interest rate swaps	6.45	21.90	32	5.99	20.67	30	5.60	20.49	28	6.64	20.83	27	1.23	2.19	71
Foreign exchange contracts	0	6.76	26	0	6.16	25	0	6.30	26	0	6.01	25	0	0	47
Futures and forward foreign exchange contracts	0	4.19	27	0	3.93	26	0	3.78	27	0	3.47	25	0	0	47
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0	48
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0	48
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	0	49
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	0	48
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0	49
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0	48
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0	48
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	34.36	46.07	41	34.66	42.93	52	35.47	44.98	48	39.38	42.82	63	36.70	24.81	87

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	2,063,555	2,064,597	1,988,618	1,815,297	696,736
Interest rate contracts	2,063,555	2,064,597	1,988,618	1,815,297	696,736
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	391,607	452,259	432,899	524,461	288,204
Written options	328,914	443,804	377,685	559,802	247,532
Exchange-traded.....	80,000	106,000	140,000	66,000	97,000
Over-the-counter.....	248,914	337,804	237,685	493,802	150,532
Purchased options	441,000	466,500	476,000	29,000	61,000
Exchange-traded.....	40,000	65,500	75,000	29,000	61,000
Over-the-counter.....	401,000	401,000	401,000	0	0
Swaps	902,034	702,034	702,034	702,034	100,000
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	2,063,555	2,064,597	1,988,618	1,815,297	696,736
Interest rate contracts	2,063,555	2,064,597	1,988,618	1,815,297	696,736
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,734,641	1,620,793	1,610,933	1,255,495	449,204
One year or less	1,633,607	517,759	1,108,899	553,461	349,204
Over 1 year to 5 years	0	702,000	401,000	125,000	0
Over 5 years	101,034	401,034	101,034	577,034	100,000
Gross negative fair value (absolute value)	2,521	5,801	1,200	23,411	2,962
Gross positive fair value.....	67,166	11,171	12,256	17,764	5,109
Held for trading.....	0	0	0	0	0
Non-traded.....	67,166	11,171	12,256	17,764	5,109
Current credit exposure on risk-based capital derivative contracts	64,620	4,993	10,872	2,154	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Notional Amount															
Interest rate contracts	100	93.66	75	100	94.09	76	100	94.17	75	100	94.10	77	100	99.57	60
Foreign exchange contracts	0	3.30	26	0	3.27	25	0	3.47	25	0	3.49	25	0	0.14	42
Equity, commodity, and other contracts	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	0.07	45
Futures and forwards	18.98	9.78	74	21.91	12.57	72	21.77	11.16	78	28.89	14.05	76	41.36	14.06	83
Written options	15.94	5.78	86	21.50	7.49	85	18.99	6.28	87	30.84	8.18	89	35.53	11.73	83
Exchange-traded	3.88	0.15	96	5.13	0.11	97	7.04	0.12	98	3.64	0.14	95	13.92	0	96
Over-the-counter	12.06	5.46	80	16.36	7.20	80	11.95	5.96	78	27.20	7.73	86	21.61	10.84	76
Purchased options	21.37	3.69	93	22.60	3.44	96	23.94	3.27	96	1.60	3.42	54	8.76	2.45	83
Exchange-traded	1.94	0.15	92	3.17	0.12	95	3.77	0.12	96	1.60	0.15	90	8.76	0	98
Over-the-counter	19.43	3.17	93	19.42	3.04	95	20.16	2.87	96	0	2.86	21	0	2.28	36
Swaps	43.71	74.97	16	34	71.23	16	35.30	74.26	17	38.67	68.76	19	14.35	64.61	18
Held for trading	0	37.98	23	0	40.60	20	0	40.42	21	0	43.53	19	0	15.01	35
Interest rate contracts	0	31.52	23	0	34.42	21	0	34.15	21	0	36.62	19	0	16.17	35
Foreign exchange contracts	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	0.11	46
Equity, commodity, and other contracts	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0	48
Non-traded	100	62.02	76	100	59.40	79	100	59.58	78	100	56.47	80	100	84.99	64
Interest rate contracts	100	57.94	85	100	56.19	86	100	56.71	85	100	53.82	87	100	84.69	69
Foreign exchange contracts	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.01	44
Equity, commodity, and other contracts	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.01	47
Derivative contracts (excluding futures and forex 14 days or less)	84.06	93.09	17	78.50	91.87	17	81.01	92.53	18	69.16	91.48	14	64.47	80.07	27
One year or less	79.16	31.78	83	25.08	28.05	58	55.76	27.56	78	30.49	32.05	57	50.12	15.20	87
Over 1 year to 5 years	0	24.76	6	34	26.03	61	20.16	27.01	39	6.89	27.06	18	0	22.92	14
Over 5 years	4.90	27.14	23	19.42	30.08	42	5.08	29.89	20	31.79	29.56	54	14.35	34.12	32
Gross negative fair value (absolute value)	0.12	1.56	11	0.28	1.25	16	0.06	0.98	8	1.29	1.55	52	0.43	1.30	29
Gross positive fair value	3.25	1.74	83	0.54	1.68	9	0.62	1.34	14	0.98	2.23	14	0.73	1.14	38
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.07	20	0.01	0.05	29	0	0.04	16	0.03	0.07	49	0	0	76
Gross positive fair value (X)	0.06	0.08	69	0.01	0.07	25	0.01	0.05	32	0.02	0.09	27	0.01	0	82
Held for trading (X)	0	0.06	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0	44
Non-traded (X)	0.06	0.02	90	0.01	0.01	65	0.01	0.01	70	0.02	0.02	71	0.01	0	87
Current credit exposure (X)	0.06	0.04	78	0.01	0.05	26	0.01	0.04	37	0	0.06	18	0	0.01	18
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	43	0	0	50
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	50
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.57	0.54	72	0.05	0.63	23	0.11	0.46	31	0.03	0.85	17	0	0.10	18

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	98,562	87,936	87,936	48,434	39,914
Gross losses	2,885	1,659	3,819	10,946	9,299
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,369	597	1,719	1,875	1,877
Net losses	1,516	1,062	2,100	9,071	7,422
Provision for loan and lease losses	9,675	12,462	12,726	48,573	15,942
Adjustments	0	0	0	0	0
Ending balance	106,721	99,336	98,562	87,936	48,434
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.15	0.08	78	0.23	-0.14	97	0.11	-0.09	91	0.52	0.51	57	0.21	0.12	82
Provision for loan and lease losses / Average loans and leases	0.19	0.14	71	0.29	-0.25	96	0.14	-0.16	90	0.67	0.82	41	0.29	0.16	82
Provision for loan and lease losses / Net loan and lease losses	638.19	198.72	81	1,173.45	77.32	89	606	-105.48	89	535.48	487.86	71	214.79	142.73	76
Allowance for loan and lease losses / Total loans and leases not held for sale	1	1.17	34	1.10	1.39	28	1.03	1.23	32	1.12	1.58	22	0.82	0.94	35
Allowance for loan and lease losses / Total loans and leases	0.99	1.15	34	1.07	1.37	25	1.01	1.20	32	1.08	1.55	23	0.81	0.93	34
Allowance for loan and lease losses / Net loans and leases losses (X)	35.20	28.67	72	46.77	15.27	87	46.93	21.39	84	9.69	11.58	60	6.53	17.18	38
Allowance for loan and lease losses / Nonaccrual assets	314.42	413.77	50	280.93	318.67	54	268.12	364.13	44	191.01	299.17	35	90.41	315.75	14
ALLL / 90+ days past due + nonaccrual loans and leases	149.58	319.24	26	199.63	260.68	43	124.77	287.08	21	130.32	244.34	25	89.94	283.41	17
Gross loan and lease losses / Average loans and leases	0.06	0.16	36	0.04	0.22	12	0.04	0.19	15	0.15	0.34	34	0.17	0.16	61
Recoveries / Average loans and leases	0.03	0.07	21	0.01	0.08	12	0.02	0.08	16	0.03	0.07	22	0.03	0.05	53
Net losses / Average loans and leases	0.03	0.08	43	0.02	0.13	25	0.02	0.11	27	0.13	0.27	37	0.14	0.11	66
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	49
Recoveries / Prior year-end losses	35.85	23.25	83	5.45	16.12	16	15.70	34.67	21	20.16	33.98	29	43.27	41.80	60
Earnings coverage of net loan and lease losses (X)	67.59	-9.51	78	98.50	4.52	90	111.32	39.72	81	21.22	22.91	65	16.95	22.46	51
Net Loan and Lease Losses By Type															
Real estate loans	0	-0.01	51	0	0.03	51	0.01	0.02	53	0.08	0.04	75	0.05	0.02	76
Real estate loans secured by 1–4 family	-0.01	-0.02	54	0	-0.01	72	0.01	-0.02	81	0.02	0.01	65	0.01	0.02	48
Revolving	-0.08	-0.08	33	-0.01	-0.05	42	0.11	-0.07	93	0.04	0.01	71	0.14	0.02	89
Closed-end	0	-0.02	56	0	-0.01	72	0.01	-0.01	80	0.01	0	71	0	0.02	43
Commercial real estate loans	0	0	51	0.01	0.05	46	0	0.04	41	0.12	0.07	78	0.07	0.02	83
Construction and land development	0	-0.02	47	-0.01	0	39	-0.01	0	35	0.06	0	86	-0.01	-0.02	29
1–4 family	0	0	12	-0.01	0	10	0	0	14	0.03	0	93	0	0	15
Other	0	-0.01	50	0	-0.01	63	0	0	39	0.04	0	84	-0.01	-0.02	27
Multifamily	0	0	58	0	0.01	51	0	0.01	48	0	0	16	0	0	20
Nonfarm nonresidential	0	0	69	0.01	0.07	50	0.01	0.05	50	0.18	0.11	78	0.12	0.03	86
Owner-occupied	0	0	79	0	0.01	46	0	0.01	68	0.01	0.02	55	0	0.01	58
Other	0	0	28	0.01	0.06	61	0.01	0.04	53	0.18	0.08	82	0.12	0.01	93
Real estate loans secured by farmland	0	0	55	-0.01	-0.01	15	-0.01	0	20	0	0.02	16	0.13	0.01	92
Commercial and industrial loans	0.31	0.10	82	0.06	0.20	36	0.08	0.17	43	0.19	0.47	35	0.62	0.27	84
Loans to individuals	0.26	0.65	30	0.39	0.78	37	0.47	0.71	47	0.93	1.13	55	0.52	0.74	50
Credit card loans		1.99		1.10	2.18	24		1.84		2.22	2.92	30	4.24	1.89	86
Agricultural loans	0.27	0.01	90	0.94	0.03	96	0.29	0.02	90	-0.18	0.19	5	-0.09	0.02	3
Loans to foreign governments and institutions		0			0			0			0				
Other loans and leases	0	0.14	31	0	0.08	37	0	0.10	32	-0.01	0.15	8	0.02	0.14	53

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases.....		21,068		8,773		10,404		11,867		35,973
90+ days past due loans and leases		37,405		14,400		42,232		21,440		280
Nonaccrual loans and leases.....		33,942		35,360		36,760		46,037		53,569
Total past due and nonaccrual loans and leases.....		92,415		58,533		89,396		79,344		89,822
Restructured 30–89 days past due		0		0		0		0		0
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		2,387		4,070		2,140		4,416		17,521
Total restructured loans and leases		2,387		4,070		2,140		4,416		17,521
30–89 days past due loans held for sale		422		462		0		1,373		0
90+ days past due loans held for sale.....		37,369		14,286		42,232		21,292		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		37,791		14,748		42,232		22,665		0
Restructured loans and leases in compliance		3,569		4,073		1,376		3,662		2,561
Other real estate owned.....		3,467		12,979		9,695		12,426		9,899
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases.....	0.19	0.32	39	0.09	0.27	24	0.11	0.32	19	0.15
90+ days past due loans and leases	0.35	0.09	85	0.16	0.10	79	0.43	0.10	87	0.26
Nonaccrual loans and leases.....	0.31	0.38	45	0.38	0.58	32	0.38	0.46	42	0.57
90+ days past due and nonaccrual loans and leases.....	0.66	0.53	72	0.54	0.73	42	0.81	0.62	72	0.83
30–89 days past due restructured.....	0	0.01	18	0	0.01	19	0	0.01	21	0
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0
Nonaccrual restructured.....	0.02	0.09	28	0.04	0.12	32	0.02	0.10	22	0.05
30–89 days past due loans held for sale	0	0	87	0	0	88	0	0	40	0.02
90+ days past due loans held for sale.....	0.34	0	98	0.15	0	96	0.43	0	97	0.26
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	40	0.01
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.19	0.32	39	0.09	0.27	24	0.11	0.32	19	0.15
90+ days past due assets	0.35	0.10	85	0.16	0.10	79	0.43	0.10	87	0.26
Nonaccrual assets	0.31	0.39	44	0.38	0.59	31	0.38	0.47	42	0.57
30+ days past due and nonaccrual assets	0.85	0.88	60	0.63	1.04	32	0.91	0.97	57	0.98
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.51	0.32	78	0.42	0.43	57	0.63	0.36	84	0.64
90+ days past due and nonaccrual assets + other real estate owned	0.54	0.34	78	0.54	0.46	67	0.71	0.37	86	0.76
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.29	0.38	44	0.45	0.52	46	0.38	0.41	55	0.59
Allowance for loan and lease losses	38.40	57.44	37	52.76	67.93	42	48.53	62.64	46	70.65
Equity capital + allowance for loan and lease losses	3.72	3.52	60	5.40	4.43	68	4.46	3.60	67	6.91
Tier 1 capital + allowance for loan and lease losses	3.56	3.97	57	5.48	5.28	59	4.49	4.30	59	7.03
Loans and leases + other real estate owned	0.38	0.63	35	0.56	0.88	32	0.49	0.71	39	0.76

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.07	0.26	18	0.07	0.24	24	0.07	0.26	19	0.09	0.39	17	0.40	0.28	74
	90+ days past due	0.39	0.11	86	0.18	0.12	83	0.49	0.12	87	0.32	0.16	82	0	0.03	24
	Nonaccrual.....	0.29	0.45	41	0.40	0.65	35	0.37	0.52	40	0.63	0.76	49	0.98	0.45	89
Commercial and industrial	30–89 days past due.....	1.40	0.28	97	0.10	0.17	41	0.24	0.24	59	0.19	0.23	57	0.38	0.22	78
	90+ days past due	0	0.03	17	0	0.02	16	0	0.04	18	0	0.03	16	0	0.02	30
	Nonaccrual.....	0.41	0.46	56	0.31	0.64	32	0.39	0.57	43	0.31	0.75	24	0.47	0.74	48
Individuals	30–89 days past due.....	1.17	0.70	81	0.82	0.55	77	0.92	0.63	74	1.41	0.83	83	7.26	0.60	97
	90+ days past due	0	0.07	19	0.01	0.07	50	0	0.09	17	0.04	0.14	48	0.16	0.02	91
	Nonaccrual.....	0.97	0.18	94	0.06	0.18	43	0.08	0.17	48	0.12	0.28	46	0.16	0.12	69
Depository institution loans	30–89 days past due.....		0.01			0			0.01			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0.01			0			0			0			0	
Agricultural	30–89 days past due.....	0.75	0.10	91	1.08	0.16	94	0.77	0.07	94	2.17	0.17	94	1.35	0.10	96
	90+ days past due	0	0	44	0	0	44	0	0	42	0	0	44	0	0	47
	Nonaccrual.....	1.12	0.36	89	1.08	0.69	75	1.63	0.70	86	0.42	0.49	67	1.48	0.80	80
Foreign governments	30–89 days past due.....		0			0.01			0.50			0				
	90+ days past due		0			0			0			0				
	Nonaccrual.....		0.18			0.04			0.15			0.09				
Other loans and leases	30–89 days past due.....	0	0.11	20	0	0.11	18	0	0.12	16	0	0.18	15	0	0.28	23
	90+ days past due	0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0	0	40
	Nonaccrual.....	0	0.07	23	0	0.13	22	0	0.09	21	0	0.15	19	0	0.04	37

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
		0.08	0.39	16	0.08	0.35	15	0.12	0.46	13	0.20	0.65	15	0.14	0.53	13
1–4 family	30–89 days past due	0.95	0.22	86	0.49	0.27	82	1.35	0.24	88	0.94	0.33	86	0	0.05	28
	90+ days past due	0.49	0.61	50	0.38	0.82	24	0.74	0.71	64	0.51	0.89	33	0.75	0.55	76
Revolving	30–89 days past due	0.24	0.26	50	0.14	0.29	31	0.58	0.28	84	0.35	0.48	43	0.42	0.36	63
	90+ days past due	0	0.02	35	0	0.02	34	0	0.02	35	0	0.03	30	0	0.01	37
	Nonaccrual	0.18	1.15	22	0.51	1.05	43	0.31	1.18	29	0.60	1.13	41	0.81	0.34	83
Closed-end	30–89 days past due	0.07	0.42	18	0.07	0.36	18	0.10	0.49	12	0.19	0.65	15	0.13	0.56	14
	90+ days past due	0.99	0.25	86	0.51	0.29	82	1.41	0.26	88	0.99	0.38	86	0	0.05	29
	Nonaccrual	0.50	0.60	53	0.38	0.77	26	0.76	0.67	67	0.51	0.87	35	0.74	0.57	73
Junior lien	30–89 days past due	0	0.01	37	0	0.01	41	0.01	0.01	43	0.01	0.02	52	0	0.02	41
	90+ days past due	0	0	36	0	0	36	0	0	36	0	0	32	0	0	41
	Nonaccrual	0.04	0.02	73	0.07	0.04	72	0.06	0.03	75	0.03	0.04	40	0.04	0.03	64
Commercial real estate	30–89 days past due	0.04	0.16	29	0.07	0.14	44	0.04	0.15	33	0.04	0.26	23	0.53	0.15	88
	90+ days past due	0	0.01	29	0	0.01	25	0	0.01	28	0	0.02	23	0	0.02	34
	Nonaccrual	0.15	0.32	34	0.41	0.52	51	0.16	0.38	30	0.68	0.62	58	1.05	0.34	93
Construction and development	30–89 days past due	0.05	0.22	48	0.06	0.12	61	0.07	0.17	58	0.10	0.28	49	1.18	0.20	90
	90+ days past due	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	35	0	0.01	43
	Nonaccrual	0.19	0.16	71	0.19	0.36	64	0.16	0.20	69	0.37	0.41	70	1.11	0.18	92
1–4 family	30–89 days past due	0.03	0.02	71	0.03	0.02	78	0	0.02	62	0.08	0.03	77	0.36	0.05	91
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	47
	Nonaccrual	0.12	0.01	92	0.10	0.02	90	0.11	0.01	92	0.26	0.03	92	0.34	0.01	94
Other	30–89 days past due	0.02	0.17	54	0.03	0.07	62	0.06	0.13	70	0.02	0.22	38	0.82	0.12	90
	90+ days past due	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0	44
	Nonaccrual	0.07	0.13	67	0.09	0.29	60	0.05	0.16	57	0.11	0.35	54	0.77	0.14	90
Multifamily	30–89 days past due	0	0.04	29	0	0.06	28	0.03	0.07	65	0	0.09	22	0	0.03	38
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	46
	Nonaccrual	0.59	0.07	90	0	0.14	21	0.66	0.17	84	0	0.11	20	0	0.03	37
Nonfarm non-residential	30–89 days past due	0.05	0.13	37	0.09	0.14	53	0.02	0.13	27	0	0.23	13	0.13	0.13	58
	90+ days past due	0	0.01	32	0	0.01	29	0	0.01	31	0	0.02	26	0	0.02	37
	Nonaccrual	0.03	0.39	10	0.64	0.66	57	0.08	0.45	17	1	0.80	64	1.09	0.36	90
Owner Occupied	30–89 days past due	0	0.04	26	0.01	0.04	32	0.02	0.04	49	0	0.07	16	0.10	0.06	71
	90+ days past due	0	0	34	0	0	34	0	0	37	0	0	33	0	0.01	40
	Nonaccrual	0.01	0.14	20	0.10	0.25	30	0.06	0.17	29	0.19	0.27	40	0.15	0.19	49
Other	30–89 days past due	0.05	0.08	62	0.08	0.09	67	0	0.08	28	0	0.14	22	0.02	0.05	56
	90+ days past due	0	0	37	0	0.01	36	0	0	37	0	0.01	33	0	0.01	41
	Nonaccrual	0.02	0.21	20	0.54	0.40	67	0.02	0.23	22	0.81	0.44	75	0.93	0.14	97
Farmland	30–89 days past due	0.37	0.11	87	0.07	0.11	66	0.25	0.10	80	0.05	0.11	63	0.82	0.21	86
	90+ days past due	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	45
	Nonaccrual	0.45	0.63	67	0.15	1.10	48	0.20	0.69	52	1.08	1.13	66	2.36	1.06	78
Credit card	30–89 days past due		1.02		0.03	0.63	16		0.81		0.01	0.95	15	56.27	0.87	98
	90+ days past due		0.44		0	0.39	15		0.45		0.01	0.63	27	3.51	0.18	98
	Nonaccrual		0.11		0.08	0.08	77		0.10		0	0.05	37	0.02	0	92

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019											
Common Equity Tier 1 Capital																
Common stock plus related surplus	226,842	234,427	233,547	247,753	248,693											
Retained earnings	787,466	604,504	709,158	535,424	419,522											
Accumulated other comprehensive income (AOCI)	-20,422	32,304	30,019	28,169	18,269											
Common equity tier 1 minority interest	0	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	993,886	871,235	972,724	811,346	686,484											
Common Equity Tier 1 Capital: Adjustments/Deductions																
Less: Goodwill, intangible assets, and deferred tax assets	58,344	67,371	62,808	72,208	71,241											
Accumulated other comprehensive income-related adjustments	-20,422	32,305	30,019	28,169	18,269											
Other deductions from common equity tier 1 capital	0	0	0	0	0											
Subtotal:	955,964	771,559	879,897	710,969	596,974											
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	6,416											
Common equity tier 1 capital	955,964	771,559	879,897	710,969	590,558											
Additional Tier 1 Capital																
Additional tier 1 capital instruments and related surplus	87,070	85,823	86,446	85,200	88,217											
Non-qualifying capital instruments	0	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0											
Additional tier 1 capital before deductions	87,070	85,823	86,446	85,200	88,217											
Less: Additional tier 1 capital deductions	0	0	0	0	0											
Additional tier 1 capital	87,070	85,823	86,446	85,200	88,217											
Tier 1 Capital	1,043,034	857,382	966,343	796,169	678,775											
Tier 2 Capital																
Tier 2 capital instruments and related surplus	139,392	159,011	159,231	158,791	100,000											
Non-qualifying capital instruments	0	0	0	0	0											
Total capital minority interest not included in tier 1 capital	0	0	0	0	0											
Allowance for loan and lease losses in tier 2 capital	108,785	105,316	100,519	93,148	52,401											
Exited advanced approach eligible credit reserves																
Unrealized gains on AFS preferred stock classified as equity																
Tier 2 capital before deductions	248,177	264,327	259,750	251,939	152,401											
Exited advanced approach tier 2 capital before deductions																
Less: Tier 2 capital deductions	0	0	0	0	0											
Tier 2 capital	248,177	264,327	259,750	251,939	152,401											
Exited advanced approach tier 2 capital																
Total capital	1,291,211	1,121,709	1,226,093	1,048,108	831,176											
Exited advanced approach total capital																
Total Assets for Capital Ratios																
Average total consolidated assets, adjusted	13,510,815	11,371,220	12,114,379	10,371,423	7,994,140											
Less: Deductions from common equity tier 1 capital	58,344	67,371	62,808	72,208	77,657											
Less: Other deductions	61,466	442,332	173,371	606,917	0											
Total assets for leverage ratio	13,391,005	10,861,517	11,878,200	9,692,298	7,916,483											
Total risk-weighted assets	11,358,882	9,454,376	10,321,106	8,365,767	6,649,129											
Exited advanced approach total RWA																
Capital Ratios																
Common equity tier 1 capital, column A	8.42	11.85	3	8.16	12.66	1	8.53	12.37	2	8.50	12.35	2	8.88	12.50	4	
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0	50	
Tier 1 capital, column A	9.18	12.53	2	9.07	13.44	1	9.36	13.11	3	9.52	13.08	1	10.21	13.19	7	
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0	50	
Total capital, column A	11.37	14.37	3	11.86	15.42	1	11.88	14.91	3	12.53	15.23	7	12.50	14.63	14	
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0	50	
Tier 1 leverage	7.79	9.08	16	7.89	9.11	19	8.14	8.98	29	8.21	9.13	22	8.57	10.39	10	
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72					

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		7,226			7,583			14,633			15,840			10,887	-4.71	58.29	
Other insurance activities income		7,226			7,583			14,633			15,840			10,887	-4.71	58.29	
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		240,329			156,459			236,842			154,548			152,101	53.61	193.83	

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019				
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct											
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0	48		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.63			52.30			53.11			53.67			60				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.37			47.70			46.89			46.33			40				
Separate account assets (L/H) / Total life assets	11.61			13.29			13.40			11.24			0				
Insurance activities revenue / Adjusted operating income	2.24	0.36	92	2.51	0.37	93	2.35	0.36	93	2.88	0.41	93	2.72	0.37	92		
Premium income / Insurance activities revenue	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40	0	0.03	47		
Credit related premium income / Total premium income	34.56			30.92			32.99			38.23			100				
Other premium income / Total premium income	65.44			69.08			67.01			61.77			0				
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0	48		
Insurance net income (P/C) / Equity (P/C)	18.14			21.10			23.22			15.59			37.86				
Insurance net income (L/H) / Equity (L/H)	163.24			5.07			4.49			3.62							
Insurance benefits, losses, expenses / Insurance premiums	3,806.36			-395.05			927.51			447.82			132.57				
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0			
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	49		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	20.90	12.13	84	16.35	11.54	68	22.24	12	90	17.48	11.03	76	20.92	11.53	84		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	0	49		

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Yield: Foreign loans		0.77			0.64			0.66			0.87				0
Cost: Interest-bearing deposits.....		0.25			0.12			0.14			0.42				2.53
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18				
Commercial and industrial loans		0.61			1.03			0.79			0.64				2.35
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases.....		11.61			-1.19			6.83			-2.40				-47.91
Total selected assets.....		18.50			3.19			9.48			2.04				-25.04
Deposits		-4.80			9.07			0.73			3.46				2.53

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		1,990,657	1,955,915	1,946,034	1,932,432	1,760,285	1.78	
1–4 family residential loans		1,990,657	1,955,915	1,946,034	1,932,432	1,760,285	1.78	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		14.24	16.70	15.51	18.29	21.62		
1–4 family residential loans		14.24	16.70	15.51	18.29	21.62		
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		44.89	42.46	42.06	40.53	44.53		
1–4 family residential loans		1.18	1.12	1.17	1.15	1.23		
Home equity lines		0	0.12	0	0.10	0.08		
Credit card receivables.....		1.14	1.08	1.16	1.23	2.06		
Auto loans and other consumer loans.....		6.91	10.45	7.94	12.31	8.44		
Commercial and industrial loans		45.88	44.77	47.67	44.68	43.66		

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019			
						Percent Change		
	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Percent of Total Securitization Activities by Type								
Retained credit exposure.....		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans								
All other loans and leases								
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	0
Seller's interest carried as securities and loans		0	0	0	0	0	0	0
Home equity lines								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....		0	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure		0	0	0	0	0	0	0
30–89 Days Past Due Securitized Assets								
1–4 family residential loans		49,989	43,848	36,457	59,353	88,381	14.01	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Total 30–89 days past due securitized assets.....		49,989	43,848	36,457	59,353	88,381	14.01	
90+ Days Past Due Securitized Assets								
1–4 family residential loans		51,479	103,656	78,094	118,227	37,422	-50.34	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Total 90+ days past due securitized assets		51,479	103,656	78,094	118,227	37,422	-50.34	
Total past due securitized assets.....		101,468	147,504	114,551	177,580	125,803	-31.21	
Net Losses on Securitized Assets								
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Total net losses on securitized assets.....		0	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	2.51	2.24	1.87	3.07	5.02
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	2.51	2.24	1.87	3.07	5.02
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	2.59	5.30	4.01	6.12	2.13
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	2.59	5.30	4.01	6.12	2.13
Total past due securitized assets percent of securitized assets	5.10	7.54	5.89	9.19	7.15
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.92	0.96	0.80	1.55	2.61
Home equity lines	0.24	0.14	0.58	0.35	0.42
Credit card receivables		0.03		0.01	56.27
Commercial and industrial loans	1.40	0.10	0.24	0.19	0.38
All other loans and leases	0.09	0.10	0.08	0.11	0.77
Total managed loans past due 30–89 days	0.55	0.47	0.40	0.71	1.60
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.54	2.47	2.43	3.42	1.08
Home equity lines	0	0	0	0	0
Credit card receivables		0		0.01	3.51
Commercial and industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Total managed loans past due 90+ days	0.69	1.05	1.02	1.39	0.48
Total Past Due Managed Assets	1.25	1.52	1.42	2.09	2.08
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0.01	0
Home equity lines	-0.08	-0.01	0.11	0.04	0.14
Credit card receivables		1.10		2.22	4.24
Commercial and industrial loans	0.31	0.06	0.08	0.19	0.62
All other loans and leases	0.01	0.02	0.02	0.13	0.08
Net Losses on Managed Assets Percent of Total Managed Assets	0.02	0.02	0.02	0.09	0.10

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	0	11,000	27,774	26,300	33,216	-100.00	-100.00
Dividends	0	11,000	27,774	26,300	33,216	-100.00	-100.00
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	1,932	2,030	2,060	3,090	2,131	-4.83	4500.00
Dividends	1,932	2,030	2,060	3,090	2,131	-4.83	4500.00
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	1,932	13,030	29,834	29,390	35,347	-85.17	-73.09
Securities gains (losses)	0	0	0	0	0		
Other operating income	9	1,558	3,119	3,119	1,128	-99.42	-88.16
Total operating income	1,941	14,588	32,953	32,509	36,475	-86.69	-73.25
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	4,456	4,808	9,616	7,954	5,982	-7.32	136.64
Other expenses	3,908	2,132	4,605	4,797	6,443	83.30	65.45
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	8,364	6,940	14,221	12,751	12,425	20.52	97.03
Income (loss) before taxes	-6,423	7,648	18,732	19,758	24,050		
Applicable income taxes (credit)	-2,354	-1,370	-2,807	-2,452	2,001		
Extraordinary items							
Income before undistributed income of subsidiaries	-4,069	9,018	21,539	22,210	22,049		
Equity in undistributed income of subsidiaries	82,377	64,435	156,568	93,692	26,378	27.85	140.40
Bank subsidiaries	83,234	65,375	156,648	94,549	26,276	27.32	145.69
Nonbank subsidiaries	-857	-940	-80	-857	102		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	78,308	73,453	178,107	115,902	48,427	6.61	110.06
Memoranda							
Bank net income	83,234	76,375	184,422	120,849	59,492	8.98	102.93
Nonbank net income	1,075	1,090	1,980	2,233	2,233	-1.38	149.42
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,204,848	95.41	1,033,759	91.93	1,121,888	90.94	967,519	812,396	16.55	80.57
Common and preferred stock		1,204,848	95.41	1,033,759	91.93	1,121,888	90.94	967,519	812,396	16.55	80.57
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		7,028	0.56	7,142	0.64	7,998	0.65	8,095	8,960	-1.60	16.45
Common and preferred stock		7,028	0.56	7,142	0.64	7,998	0.65	8,095	8,960	-1.60	16.45
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		21	0	50,905	4.53	64,170	5.20	50,914	38,930	-99.96	-99.79
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		30,019	2.38	25,105	2.23	25,858	2.10	28,160	22,063	19.57	10.23
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	-100.00
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		20,842	1.65	7,629	0.68	13,706	1.11	7,818	1,466	173.19	906.37
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		1,262,758	100.00	1,124,540	100.00	1,233,620	100.00	1,062,506	883,815	12.29	76.97
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	2,000	0	-100.00
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		159,392	12.62	159,011	14.14	159,231	12.91	158,791	100,000	0.24	59.39
Other liabilities		22,368	1.77	8,429	0.75	15,177	1.23	7,129	7,061	165.37	790.09
Balance due to subsidiaries and related institutions		87,112	6.90	85,865	7.64	86,488	7.01	85,241	88,271	1.45	2.30
Total liabilities		268,872	21.29	253,305	22.53	260,896	21.15	251,161	197,332	6.15	41.76
Equity Capital		993,886	78.71	871,235	77.47	972,724	78.85	811,345	686,483	14.08	89.71
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		70	0.01	70	0.01	70	0.01	70	70	0.00	2.94
Common surplus		322,150	25.51	288,434	25.65	288,995	23.43	288,564	287,671	11.69	27.58
Retained earnings		787,466	62.36	604,504	53.76	709,158	57.49	535,423	419,522	30.27	183.91
Accumulated other comprehensive income		-20,422	-1.62	32,304	2.87	30,019	2.43	28,169	18,269		
Other equity capital components		-95,378	-7.55	-54,077	-4.81	-55,518	-4.50	-40,881	-39,049		
Total liabilities and equity capital		1,262,758	100.00	1,124,540	100.00	1,233,620	100.00	1,062,506	883,815	12.29	76.97
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		87,112	6.90	85,865	7.64	86,488	7.01	85,241	88,271	1.45	2.30
Notes payable to subsidiaries that issued TPS		87,112	6.90	85,865	7.64	86,488	7.01	85,241	88,271	1.45	2.30
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Profitability															
Net income / Average equity capital	16	10.52	89	17.22	12.64	81	20.12	11.94	92	15.89	7.29	93	7.62	10.58	19
Bank net income / Average equity investment in banks	14.22	11.07	80	15.18	12.37	73	17.67	11.80	86	13.78	7.45	88	7.71	10.85	17
Nonbank net income / Average equity investment in nonbanks	29.91	10.05	86	29.94	13.40	83	26.49	13.12	78	27.15	9.75	85	24.43	12.07	76
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11			7.01			15.16	
Bank net income / Parent net income	106.29	98.83	71	103.98	96.24	69	103.55	96.79	65	104.27	88.16	61	122.85	103.77	95
Nonbank net income / Parent net income	1.37	2.55	59	1.48	3.10	61	1.11	3.40	57	1.93	3.59	59	4.61	1.08	86
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34			92.33	
Leverage															
Total liabilities / Equity capital	27.05	17.48	79	29.07	16.87	83	26.82	16.81	80	30.96	20.06	79	28.75	9.66	94
Total debt / Equity capital	16.04	12.15	72	18.25	11.60	78	16.37	11.71	75	19.57	14.41	75	14.86	3.93	88
Total debt + notes payable to subs that issued TPS / Equity capital	24.80	14.28	81	28.11	13.82	84	25.26	13.63	81	30.08	16.67	80	27.72	7.99	95
Total debt + Loans guaranteed for affiliate / Equity capital	16.04	12.21	72	18.25	11.69	78	16.37	11.77	75	19.57	14.68	75	14.86	3.97	88
Total debt / Equity capital – excess over fair value	16.04	12.27	72	18.25	11.71	78	16.37	11.81	75	19.57	14.52	75	14.86	3.93	88
Long-term debt / Equity capital	16.04	11.61	72	18.25	11.05	79	16.37	10.95	76	19.57	13.56	76	14.57	3.86	88
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0.29	0.01	93
Current portion of long-term debt / Equity capital	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0	47
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0	46
Long-term debt / Consolidated long-term debt	31.20	39.62	41	17.25	39.10	30	25.37	39.86	34	15.42	34.67	32	25.91	14.37	72
Double Leverage															
Equity investment in subs / Equity capital	121.93	103.92	94	119.47	103.07	94	116.16	103.22	91	120.25	102.81	95	119.65	104.21	93
Total investment in subs / Equity capital	121.93	109.01	87	119.47	108.26	84	116.16	108.40	83	120.25	110.16	84	119.65	104.48	93
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.39	0.41	84	1.15	0.25	89	0.88	0.29	81	1.42	0.47	84	2.79	0.44	93
Equity investment in subs – equity cap / Net income-div (X)	1.39	1.23	61	1.23	0.83	79	0.90	1.05	58	1.42	1.82	52	3.81	1.47	87
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	51.35	126.15	20	141.06	138.64	58	192.32	152.85	68	274.18	136.59	91	135.23	153.39	56
Cash from ops + noncash items + op expense / Op expense + dividend	156.40	116.54	66	190.71	130.64	78	235.32	154.48	79	227.82	147.24	84	159.08	152.31	65
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	149.75	92.87	81	72.99	103.17	34	87.62	98.54	35	147.82	134.08	66	57.94	105.99	16
Pretax operating income + interest expense / Interest expense	-44.14	1,457.38	10	259.07	1,479.01	22	294.80	1,835.33	17	348.40	2,016.32	20	502.04	17,211.14	18
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1.03	1,417.74	13	211.76	1,667.11	19	236.63	1,770.77	14	257.57	1,539.23	18	301.98	2,481.22	13
Dividends + interest from subsidiaries / Interest expense + dividends	43.36	140.52	20	141.92	153.06	52	213.27	174.12	66	369.50	150.43	92	185.55	196.13	64
Fees + other income from subsidiaries / Salary + other expenses	0	10.93	34	0	12.78	34	0	11.92	32	0	13.95	31	0	3.91	38
Net income / Current part of long-term debt + preferred dividends (X)		28.68			41.77			47.61			35.64			71.69	
Other Ratios															
Net assets that reprice within 1 year / Total assets	2.62	3.32	52	3.94	3.64	56	4.71	3.44	63	4.43	3.85	61	6.68	1.59	86
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.36	46	0	0.21	47	0	0.17	46	0	0.10	46	0	0	50
Nonaccrual	0	0.76	42	0	0.96	44	0	0.92	42	0	1.03	40	0	8.16	42
Total	0	1.12	39	0	1.17	41	0	1.09	39	0	1.13	37	0	8.16	42
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.04	1.69	43	0.05	1.79	48	0.06	1.76	48	0.07	2.66	46	0.10	0.13	70
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0	49

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		82.17			48.49	78.46	33	20.30	66.37	11	0	81.10	1	59.27	65.39
Dividends declared / Net income	0	34	3	5.95	25.30	15	2.46	28.27	8	0	42.29	4	26.98	25.65	49
Net income – dividends / Average equity.....	16	7.04	94	16.20	9.64	87	19.63	8.62	95	15.89	4.14	95	5.56	7.61	23
Percent of Dividends Paid															
Dividends from bank subsidiaries		128.25		251.54	139.49	82	635.12	155.92	95		132.17		254.18	160.93	80
Dividends from nonbank subsidiaries		2.20		46.42	3.97	94	47.11	4.90	93		3.41		16.31	2.59	88
Dividends from subsidiary holding companies.....		2.84		0	6.36	45	0	5.91	45		4.85		0	0	48
Dividends from all subsidiaries		168.66		297.96	193.08	81	682.23	203.53	95		174.85		270.49	209.89	80
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.08	9	14.40	36.56	25	15.06	45.96	16	21.76	60.28	16	55.83	45.88	59
Interest income from bank subsidiaries.....	0	0.13	27	0	0.11	25	0	0.11	24	0	0.36	20	0	0.09	32
Management and service fees from bank subsidiaries	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	0.47	43
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	0	46.71	5	14.40	38.35	23	15.06	51.33	16	21.76	62.88	15	55.83	48.40	57
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	179.72	45.98	94	186.24	54.17	90	104.04	62.63	79	138.38	56.39	85	95.43	76.61	53
Interest income from nonbank subsidiaries.....	0	2.85	35	0	2.35	32	0	2.44	31	0	7.38	32	0	0.91	44
Management and service fees from nonbank subsidiaries	0	0.54	41	0	0.63	39	0	0.37	40	0	0.86	39	0	0.02	47
Other income from nonbank subsidiaries.....	0	0.18	46	0	0.08	46	0	0.07	45	0	0.16	46	0	0.01	47
Operating income from nonbank subsidiaries	179.72	54.49	92	186.24	76.16	84	104.04	87.22	71	138.38	79.84	79	95.43	83.73	52
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51				65.48
Interest income from subsidiary holding companies		13.26			5.39			5.26			8.40				0
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44				0
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01				0
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20				65.48
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	65.33	11	75.40	67.82	34	84.28	74.16	34	80.90	69.76	34	91.07	77.61	33
Interest income from bank subsidiaries.....	0	0.78	25	0	0.39	24	0	0.23	23	0	0.63	20	0	0.23	32
Management and service fees from bank subsidiaries	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	0.75	43
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.01	46
Operating income from bank subsidiaries	0	75.26	5	75.40	81.78	28	84.28	83.13	27	80.90	82.20	25	91.07	94.06	23
Dividends from nonbank subsidiaries	99.54	3.28	96	13.92	2.67	89	6.25	3.07	84	9.51	1.95	87	5.84	1.13	86
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	0	45
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0	48
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0	47
Operating income from nonbank subsidiaries	99.54	5.58	96	13.92	6.48	84	6.25	4.67	80	9.51	4.70	81	5.84	1.56	84
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	0	47
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	0	47
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13		4,413.55	1,178.56	90
Loans and advances from subsidiaries / Total debt	54.65	28.16	77	54	28.31	78	54.32	26.38	78	53.68	27.08	77	86.54	70.71	70